

Exhibit

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Midland
Credit
Management™

350 Camino De La Reina
Suite 100
San Diego, CA 92108

Phone (844) 280-3764
Hours of Operation Mon - Fri: 8 am to 4:30 pm PT
Website www.mcm-ea.com
Creditor American Express
Original Account Number *** ** 52007
MCM Account Number [REDACTED] 690
Current Servicer Midland Credit Management, Inc.
Balance \$29,985.00
Last Payment Date 05/07/2020

11-18-2020

YAAKOV KASTEN
1043 56TH ST
BROOKLYN, NY 11219

Dear YAAKOV KASTEN:

Please be advised that we have been requested by AMERICAN EXPRESS to assist them in the collection of the account referenced above.

In accordance with applicable law, please be advised of the following:

Original Creditor	American Express
Total due as of charge-off	\$0.00
Total interest accrued since charge-off	\$0.00
Total non-interest charges or fees accrued since charge off	\$0.00
Total payments made since charge-off	\$0.00
Total adjustments made since charge-off	\$0.00

If you have any questions or would like to discuss re-payment of this account, please call us at the number listed above.

Unless you notify this office within thirty days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. Upon your written request within the thirty-day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Debt collectors are prohibited by 15 U.S.C. §1692 et seq., from engaging in abusive, deceptive and unfair collection efforts, including the use or threat of violence, the use of obscene or profane language, and repeated phone calls with the intent to annoy, abuse or harass. The state of New York requires us to provide you the following notice:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

Sincerely,

Josh Mickley

Josh Mickley
Group Manager

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

As of the date of this letter, you owe \$29,985.00. Because of the interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. For further information, write the undersigned or call (844) 280-3764.

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

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